DETAILED ACTION

This action is in response to Applicant's filing of 10/16/2008. Claims 126-161 are

pending and examined below.

Claim Rejections - 35 USC § 103

1.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

2.   This application currently names joint inventors. In considering patentability of

the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of

the various claims was commonly owned at the time any inventions covered therein

were made absent any evidence to the contrary. Applicant is advised of the obligation

under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was

not commonly owned at the time a later invention was made in order for the examiner to

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g)

prior art under 35 U.S.C. 103(a).

3.   Claim 126-135, 143-153, and 161 are rejected under 35 U.S.C. 103(a) as being

unpatentable over US Patent 5,699,528 to Hogan (Hogan) in view of US Patent

6,049,786 to Smorodinsky (Smorodinsky).

With respect to claim 126

Hogan teaches:

A method comprising:

receiving, from a first network entity via a network (i.e. PC with Web
Browser software via Internet Network 110, see col 5, line 16 and fig 1
with associated textual descriptions), a request for bill data available for
presentment (i.e. "Receive and Pay Bills" choice selected, see col 6, lines
21-24);

responsive to receiving the request for bill data, accessing a
second network entity via the network associated with a biller (i.e. server
computer 160, see fig 1), for at least a portion of the bill data (see col 4,
line 53 - col 5, line 15)

receiving at least a portion of the bill data from the second network
entity (see col 5, lines 1-15),and

transmitting at least a portion of the bill data to the first network
entity (see col 5, lines 1-15).

Hogan does not explicitly teach:

wherein the request is received subsequent to and responsive to a transmission,
to the first network entity, of a notice of availability of the bill data

Smorodinsky teaches:

wherein the request is received subsequent to and responsive to a transmission,
to the first network entity, of a notice of availability of the bill data (see steps s3-
s4 in fig 4, note that in response to receiving LCUB, the user requests Particular
Bill Summary, see also col 4, line 53-col 5, line 11)

It would have been obvious to one having ordinary skill in the art at the time of

Applicant's invention to have provided the 'push' system of Hogan with the user initiated

'pull' features of Smorodinsky in order to have allowed the operator of the consumer

computer to make a request to see a particular bill summary as taught explicitly by

Smorodinsky (see col 4, lines 66-67).

With respect to claim 127

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), wherein the bill data
>
> includes detailed bill data (i.e view full graphics of their bills, see Hogan col 5,
>
> lines 6-9).

With respect to claim 128

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), wherein the request
>
> for bill data is received subsequent to the first network entity activating a link to
>
> facilitate access to at least a portion of the bill data (i.e. "Receive and Pay Bills"
>
> choice selected, see Hogan col 6, lines 21-24).

With respect to claim 129

Hogan in view of Smorodinsky teaches:

> The method of claim 128 (see rejection of claim 128 above), wherein the link is
>
> transmitted to the first network entity from a third network entity (i.e. electronic bill
>
> payment program, see Hogan col 5, line 62 – col 6, line 24).

With respect to claim 130

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), wherein at least one
> of the (i) accessing the second network entity for at least a portion of the bill data
> or (ii) receiving at least a portion of the bill data from the second network entity, is
> performed through a message interface (i.e. transmission links, see Hogan col 4,
> lines 53-67).

With respect to claim 131

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), wherein the first
> network entity is associated with a subscriber in an electronic bill presentment
> and payment system (see Hogan col 4, lines 22-25).

With respect to claim 132

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), wherein the method
> is performed by an electronic bill presentment and payment service provider (see
> Hogan col 4, line 53-col 6, line 24, note that the electronic bill payment service
> server performs the method).

With respect to claim 133

Hogan in view of Smorodinsky teaches:

> The method of claim 126 (see rejection of claim 126 above), further comprising:
>> receiving authentication information from the first network entity, wherein
> accessing the second network entity includes accessing the second network

entity using at least a portion of the received authentication information (see

Hogan col 5, line 62-col 6, line 12, note that the server prompts the user for a

userID password, etc).

With respect to claim 134

Hogan in view of Smorodinsky teaches:

The method of claim 133 (see rejection of claim 133 above), wherein the

authentication information includes credentials of the first network entity (see

Hogan col 5, line 62-col 6, line 12).

With respect to claim 135

Hogan in view of Smorodinsky teaches:

The method of claim 134 (see rejection of claim 134 above),wherein the

credentials include a username and password (see Hogan col 5, line 62-col 6,

line 12)

With respect to claim 143

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the at least

a portion of transmitted bill data is presented by the first network entity (i.e. the

subscribers browse their bills using the PC with Web Browser software, see

Hogan col 5, lines 1-6).

With respect to claim 144

Hogan teaches:

A system comprising:

a processor (i.e. server computer 160, see col 4, line 36);

a memory in communication with the processor (i.e. the implied structure on which billing data is stored, see col 5, line 6); and

an input/output (I/O) interface in communication with the processor (i.e. the structure implied by communication capabilities, see col 4, lines 41-44), wherein the processor, the memory, and the I/O interface are collectively configured to:

receive, from a first network entity via a network, a request for first bill data available for presentment (see col 6, lines 21-24);

responsive to receiving the request for first bill data, access via the network a second network entity associated with a biller for at least a portion of the first bill data (see col 4, line 53 - col 5, line 15);

receive at least a portion of the first bill data from the second network entity (see col 5, lines 1-15); and

transmit at least a portion of the first bill data to the first network entity (see col 5, lines 1-15).

Hogan does not explicitly teach:

wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data

Smorodinsky teaches:

wherein the request is received subsequent to and responsive to a transmission,

to the first network entity, of a notice of availability of the bill data (see steps s3-

s4 in fig 4, note that in response to receiving LCUB, the user requests Particular

Bill Summary, see also col 4, line 53-col 5, line 11)

It would have been obvious to one having ordinary skill in the art at the time of

Applicant's invention to have provided the 'push' system of Hogan with the user initiated

'pull' features of Smorodinsky in order to have allowed the operator of the consumer

computer to make a request to see a particular bill summary as taught explicitly by

Smorodinsky (see col 4, lines 66-67).

With respect to claim 145

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the first bill

data includes detailed bill data (i.e view full graphics of their bills, see Hogan col

5, lines 6-9).

With respect to claim 146

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 abov), wherein the request

for first bill data is received subsequent to the first network entity activating a link

to facilitate access to at least a portion of the first bill data (i.e. "Receive and Pay

Bills" choice selected, see Hogan col 6, lines 21-24).

With respect to claim 147

Hogan in view of Smorodinsky teaches:

The system of claim 146 (see rejection of claim 146 above), wherein the link is transmitted to the first network entity from a third network entity (i.e. electronic bill payment program, see Hogan col 5, line 62 – col 6, line 24).

With respect to claim 148

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are collectively configured to perform at least one of (i) access the second network entity for at least a portion of the first bill data or (ii) receive at least a portion of the first bill data from the second network entity, via a message interface (see Hogan col 4, lines 53-67).

With respect to claim 149

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment service system (see Hogan col 4, lines 22-25).

With respect to claim 150

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are associated with an electronic bill presentment and payment service provider (see Hogan col 4, line 53-col 6, line 24).

With respect to claim 151

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 14 above), wherein the

processor, the memory, and the I/O interface are further collectively configured

to:

receive authentication information from the first network entity, wherein at

least a portion of the received authentication information is used to access the

second network entity for at least a portion of the first bill data (see Hogan col 5,

line 62-col 6, line 12, note that the server prompts the user for a userID

password, etc).

With respect to claim 152

Hogan in view of Smorodinsky teaches:

The system of claim 151 (see rejection of claim 151 above), wherein the

authentication information includes credentials of the first network entity (see

Hogan col 5, line 62-col 6, line 12).

With respect to claim 153

Hogan in view of Smorodinsky teaches:

The system of claim 152 (see rejection of claim 152 above), wherein the

credentials include a username and password (see Hogan col 5, line 62-col 6,

line 12).

With respect to claim 161

Hogan in view of Smorodinsky teaches:

The system of Claim 144 (see rejection of claim 144 above), wherein the first

network entity is further configured to present at least a portion of the first bill

data (i.e. the subscribers browse their bills using the PC with Web Browser

software, see Hogan col 5, lines 1-6).

4.   Claims 136-142 and 154-160 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Hogan in view of Smorodinsky and in further view of Official Notice,

now Admitted Prior art based on Applicant's decision not to traverse the position the

Examiner has taken with respect to the well known teaching of the prior art (see MPEP

§ 2144.03).

<u>With respect to claim 136</u>

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), but does not

explicitly teach wherein the request is a first request and the bill data is first bill

data, and further comprising:

receiving a second request for second bill data;

responsive to receiving the second request, accessing the second

network entity for at least a portion of the second bill data;

receiving at least a portion of the second bill data from the second

network entity; and

transmitting at least a portion of the second bill data.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a second request for second bill date, access the second network entity for at least a portion of the second bill data, receiving at least a portion of the second bill data from the second network entity, and transmitting at least a portion of the second bill data in order to take advantage of the multi-user system implicitly taught by Hogan (see col 2, lines 21-40). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for allowing additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 137

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The method of claim 136 (see rejection of claim 136 above), but does not
> explicitly teach wherein the second request is received from a third network
> entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein second request is received from a third network entity (i.e. a computer with software associated with a second customer). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 138

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 137 (see rejection of claim 137 above), further comprising:

receiving first authentication information from the first network entity,

wherein accessing the second network entity for at least a portion of the

first bill data includes accessing the second network entity using at least a

portion of the received first authentication information (see Hogan col 5,

line 62-col 6, line 12, note that Hogan teaches that in practice the second

network entity (bill capture device) can be made part of the third network

entity (server), see Hogan col 4, lines 58-59); and

receiving second authentication information from the third network

entity, wherein accessing the second network entity for at least a portion

of the second bill data includes accessing the second network entity using

at least a portion of the received second authentication information (see

Hogan col 5, line 62-col 6, line 12, and col 4, lines 58-59, note this is an

obvious repetition of steps as described in the rationale for obviousness

and motivation to combine of claim 137).

With respect to claim 139

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 138 (see rejection of claim 138 above), wherein the first

authentication information includes credentials of the first network entity and the

second authentication information includes credentials of the third network entity

(see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 140

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 139 (see rejection of claim 139 above), wherein at least one of the credentials of the first network entity and credentials of the third network entity include at least one username and password (see col 5, line 62-col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 141

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with a same biller.

Examiner takes Official Notice that it was well know in the art at the time of applicant's invention to provide a step wherein the fist bill data and second bill data are associated wit the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with the steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

It would have been further obvious for a single biller to be associated with bills to two

different customers also to gain the efficiencies of a multi-user system.

With respect to claim 142

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The method of claim 136 (see rejection of claim 136 above), but does not
>
> explicitly teach wherein the first bill data and the second bill data are associated
>
> with different billers.

Examiner takes Official Notice that it was well know in the art at the time of applicant's

invention to provide a step wherein the fist bill data and second bill data are associated

with different billers. It would have been obvious to one skilled in the art at the time of

applicant's invention to provide the method taught by Hogan with the steps for additional

users to participate in the method taught by Hogan in order to gain the efficiencies of a

multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have

been further obvious for different billers to be associated with bills to different customers

also to gain the efficiencies of a multi-user system.

With respect to claim 154

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The system of claim 144 (see rejection of claim 144 above), but does not
>
> explicitly teach wherein the memory, the processor, and the I/O interface are
>
> further collectively configured to:
>
> > receive a second request for second bill data;

> responsive to receiving the second request, access the second
>
> network entity for at least a portion of the second bill data;
>
> > receive at least a portion of the second bill data from the second
> >
> > network entity; and
> >
> > > transmit at least a portion of the second bill data.

Examiner takes Official Notice that it was well known in the art at the time of applicant's

invention to receive a second request for second bill data, access the second network

entity for at least a portion of the second bill data, receive at least a portion of the

second bill data from the second network entity, and transmit at least a portion of the

second bill data in order to take advantage of the multi-user system implicitly taught by

Hogan (see col 2, lines 21-40) It would have been obvious to one skilled in the art at the

time of applicant's invention to provide the method taught by Hogan with a repetition of

structure for allowing additional users to participate in the method implicitly taught by

Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by

Hogan (see col 2, lines 21-40).

<u>With respect to claim 155</u>

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The system of claim 154 (see rejection of claim 154 above), wherein the second
>
> request is received from a third network entity and the second bill data is
>
> transmitted to the third network entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's

invention to provide a step wherein second request is received from a third network

entity (i.e. a computer with software associated with a second customer). It would have

been obvious to one skilled in the art at the time of applicant's invention to provide the

method taught by Hogan with a repetition of structure for additional users to participate

in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user

system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 156

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The system of claim 155 (see rejection of claim 155 above), wherein the
>
> memory, the processor, and the I/O interface are further collectively configured
>
> to:
>
>> receive first authentication information from the first network entity,
>>
>> wherein at least a portion of the received first authentication information is
>>
>> used to access the second network entity for at least a portion of the first
>>
>> bill data (see Hogan col 5, line 62-col 6, line 12, note that Hogan teaches
>>
>> that in practice the second network entity (bill capture device) can be
>>
>> made part of the third network entity (server), see Hogan col 4, lines 58-
>>
>> 59); and
>>
>> receive second authentication information from the third network
>>
>> entity, wherein at least a portion of the received second authentication
>>
>> information is used to access the second network entity for at least a
>>
>> portion of the second bill data (see Hogan col 5, line 62-col 6, line 12, and
>>
>> col 4, lines 58-59, note this is an obvious repetition of structure as

described in the rationale for obviousness and motivation to combine of

claim 137).

<u>With respect to claim 157</u>

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 156 (see rejection of claim 156 above), wherein the first

authentication information includes credentials of the first network entity and the

second authentication information includes credentials of the third network entity

(see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of

structure as described in the rationale for obviousness and motivation to combine

of claim 155).

<u>With respect to claim 158</u>

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 157 (see rejection of claim 157 above), wherein at least one

of the credentials of the first user entity and credentials of the third user entity

include at least one username and password (see col 5, line 62-col 6, line 12,

note this is an obvious repetition of structure as described in the rationale for

obviousness and motivation to combine of claim 155).

<u>With respect to claim 159</u>

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 154 (see rejection of claim 154 above), but does not

explicitly teach wherein the first bill data and the second bill data are associated

with a same biller.

Examiner takes Official Notice that it was well know in the art at the time of applicant's invention to provide a structure wherein the fist bill data and second bill data are associated wit the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught by Hogan with the structure for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for a single biller to be associated with bills to two different customers also to gain the efficiencies of a multi-user system.

With respect to claim 160

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

> The system of Claim 154 (see rejection of claim 154 above), but does not explicitly teach wherein the first bill data and the second bill are associated with different billers.

Examiner takes Official Notice that it was well know in the art at the time of applicant's invention to provide a structure wherein the fist bill data and second bill data are associated with different billers. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught by Hogan with the structure for additional users to participate in the system taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for different billers to be associated with bills to different customers also to gain the efficiencies of a multi-user system.

Response to Arguments

5.   Applicant's arguments filed 10/16/2008 have been fully considered but they are either not persuasive or moot in light of the newly cited grounds for rejection. With respect to Applicant's argument that Hogan fails to teach or suggest receiving billing data or accessing a second network entity via a network, Examiner respectfully disagrees. Hogan teaches the receipt of billing data via the WWW and Internet Network 110 (see col 5, lines 1-43 and fig 1). Hogan also teaches accessing the server via the same network. Note that the Examiner identifies the first network entity with the PC client, the second network entity with the server, and the third network entity with the electronic bill payment program.

6.   With respect to Applicant's argument that Hogan does not explicitly teach the 'pull' aspect of the claimed invention, Examiner agrees. The argument is moot, however, in view of Smorodinsky which teaches the affirmative requests for information by the customer via the customer computer, rendering such a configuration obvious.

Inquiry

7.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone

number for the organization where this application or proceeding is assigned is 571-
273-8300.

8.   Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/
Primary Examiner, Art Unit 3694